Definitions and Notes:

- **Medicare Part A**: Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.
- **Medicare Part B**: Part B covers certain doctors’ services, outpatient care, medical supplies, and preventative services.
- **Medicare Part C**: A type of Medicare health plan (also known as a Medicare Advantage Plan) offered by a private company that contracts with Medicare. Medicare Advantage Plans provide all of your Part A and Part B benefits and usually part D.
- **Medicare Part D**: Part D adds prescription drug coverage to original Medicare. Part D plans are offered by insurance companies and other private companies approved by Medicare.

**Signing up for Medicare During Original Eligibility:**

If you're enrolling in Medicare at age 65 because you do not have or will be losing active employer coverage, you can sign up during the original seven month enrollment period, which includes:

- Three months before the month you turn 65
- The month you turn 65
- Three months after the month you turn 65

**Note:** Please enroll for Medicare coverage during the first three months of the eligibility period. If you wait until the month you turn 65 or the 3 months after you turn 65 to enroll, your Part B coverage will be delayed. This could cause a gap in your coverage, and DMBA will charge you a higher premium during that gap. If you have active employer coverage, you do not need to enroll for Medicare B until you lose that coverage.